

Task Force on Employee Wellness and Consolidation of Agency Group Insurance Programs

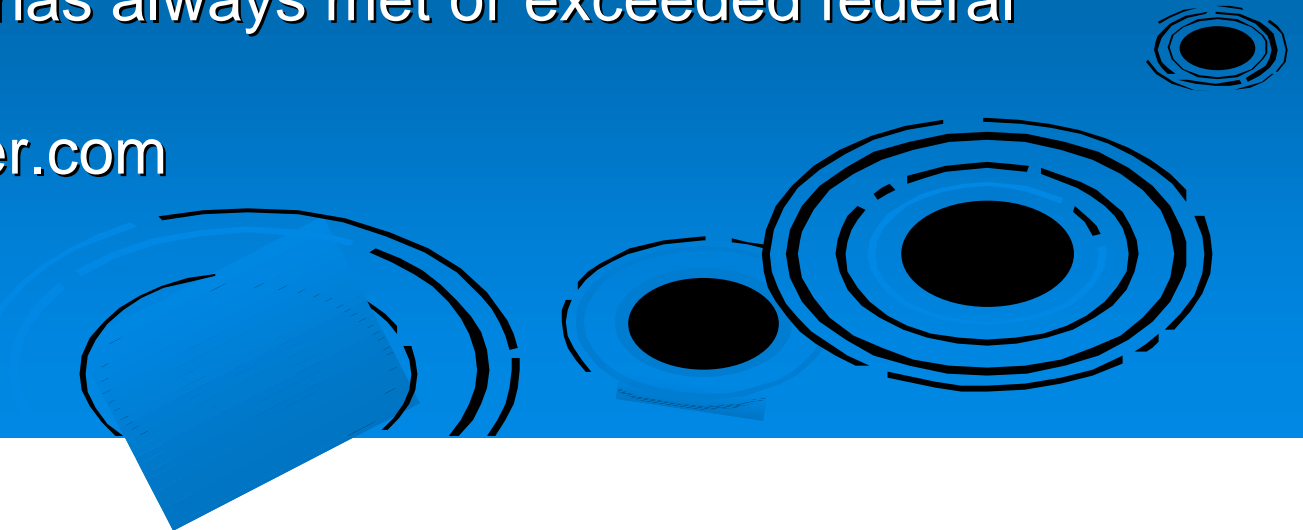
Washington Suburban Sanitary
Commission Plan Overview

September 20, 2011



Who We Are

- WSSC is the 8th largest water and wastewater utility in the nation, serving nearly 1.8 million residents and approximately 460,000 customer accounts in Prince George's and Montgomery counties over an area of nearly 1,000 square miles. We operate and maintain eight water and wastewater plants, more than 5,500 miles of fresh water pipeline and nearly 5,400 miles of sewer pipeline. We currently employ approximately 1,500 people. In our more than 90 year history, our drinking water has always met or exceeded federal standards.
- www.wsscwater.com



Plan Offerings

➤ Medical

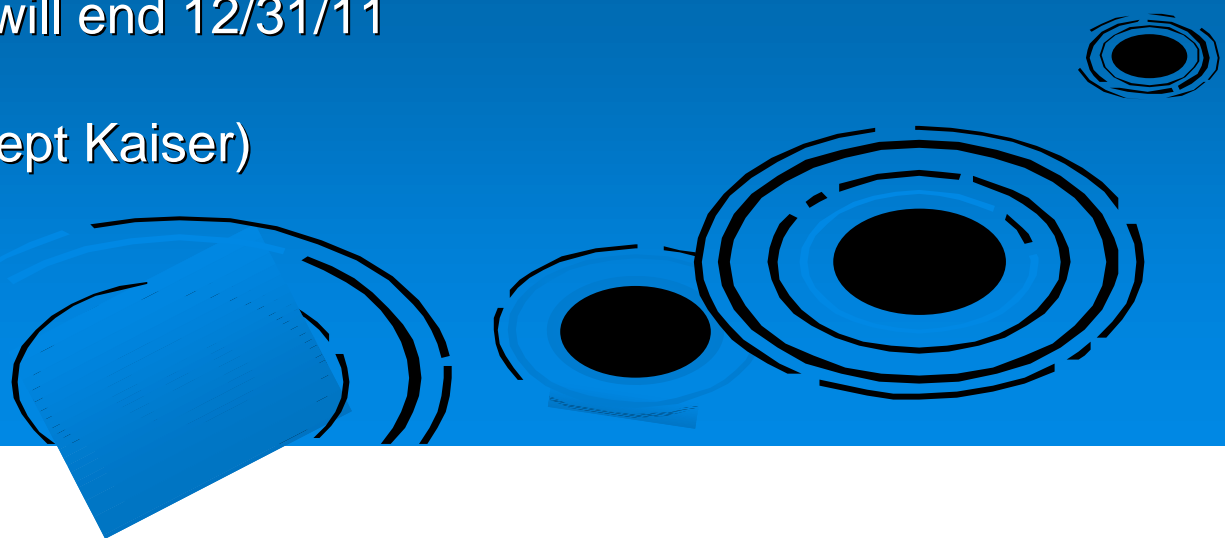
- CareFirst PPO and HMO*
- United Healthcare POS and EPO
- Kaiser Permanente HMO
- Medicare Supplements

➤ Prescription

- CVS/Caremark for CareFirst & UHC members
- Kaiser Permanente Rx part of medical plan

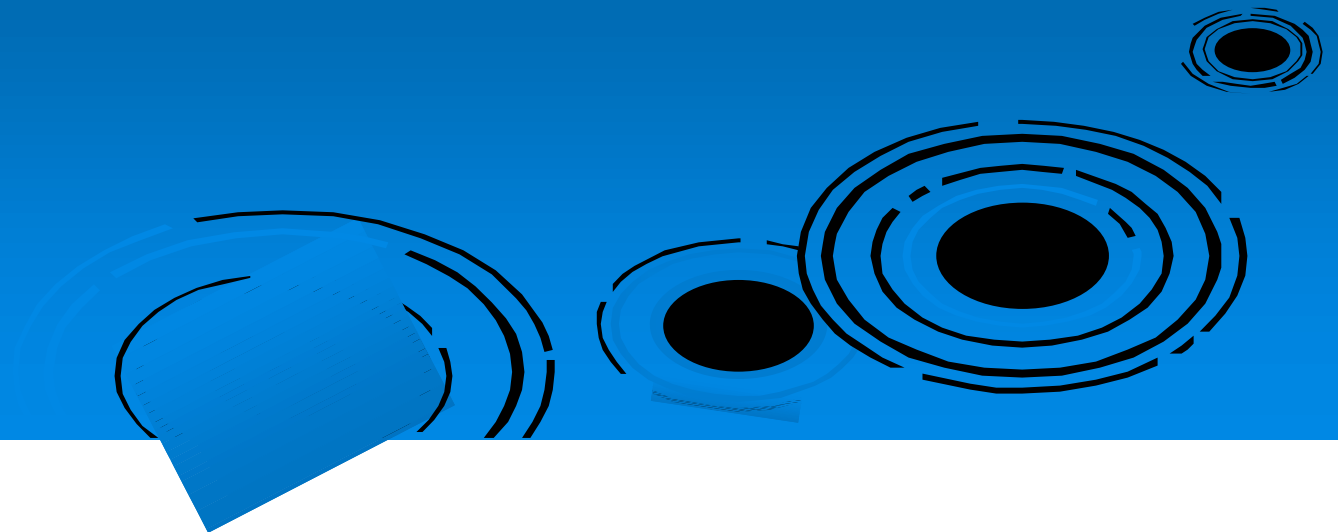
*CareFirst contract will end 12/31/11

(All self-insured except Kaiser)



Current Plan Design, 2012 Changes & Beyond

- 2012 renewals
- Highlights of Plan Changes for 2012
- Increasing UHC stop-loss
- Health Care Reform



Cost Sharing

➤ UHC POS and CareFirst PPO

- WSSC contributes 78%
- Employee/Retiree pays 22%

➤ UHC EPO, CareFirst HMO and Kaiser HMO

- WSSC contributes 80%
- Employee/Retiree pays 20%

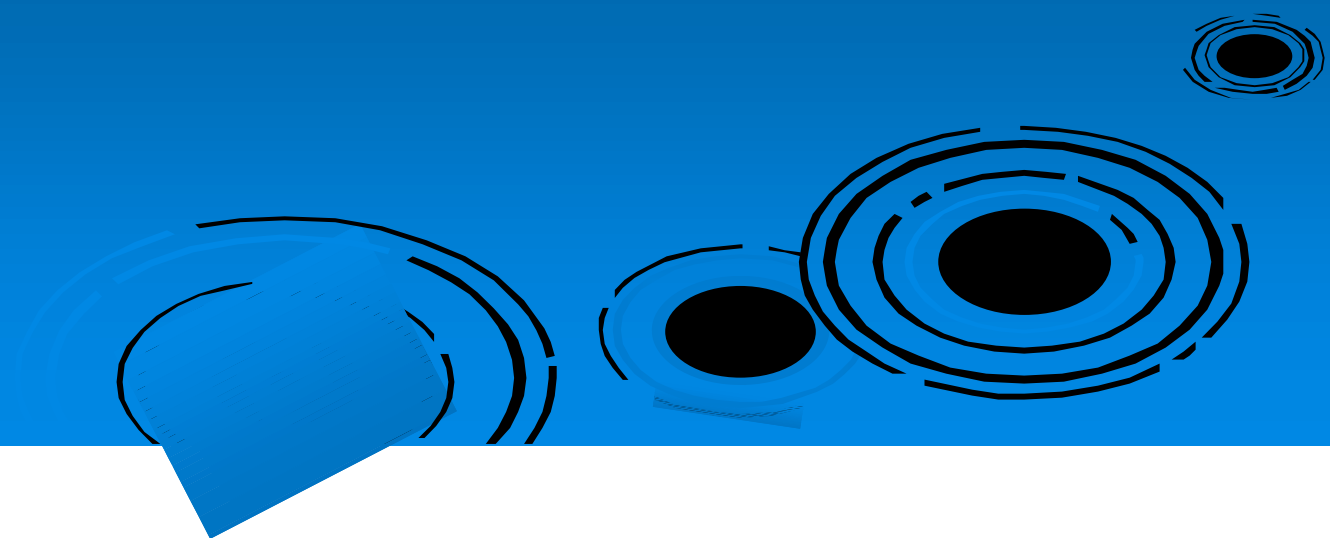
➤ Retiree premium is prorated if hired after 3/31/94 & less than 20 YOS



Employee Demographics

➤ Benefits eligible:	1,559
➤ Enrolled in medical & RX:	1,345
➤ Enrolled in dental:	1,419

❖ Figures as of 8/2011



Employee Enrollments

➤ CareFirst PPO	151
➤ CareFirst HMO	359
➤ UHC POS	189
➤ UHC EPO	392
➤ Kaiser HMO	254
➤ Total	1,345

❖ Employee figures as of 8/2011

Retiree Enrollments

➤ CareFirst PPO	234
➤ CareFirst HMO	243
➤ UHC POS	528
➤ UHC EPO	191
➤ Kaiser HMO	143
➤ Total	1,339
• Pre-65: 622	
• Post-65: 717	

❖ Retiree figures as of 8/2011



Wellness Program

- Initiated FY10
- Purpose: improve health and well-being through physical, emotional and financial education and programs that support positive lifestyle changes resulting in improved health, productivity, retention and healthcare cost savings.
- Partner with carriers and outside resources
- Sessions held at sites
- Wellness Champions at sites
- Benefits Fair during Open Enrollment
- Management & union support level is in initial phases



Health Management

- Disease & case management incorporated into medical & Rx plans
- Education and awareness programs
- Rx information reported to UHC for UHC members
- Reporting includes participation statistics, trends, care coordination, opportunities, etc.

